State Reaches Agreement with Four Community Organizations

The Department of Health and Social Services and the Department of Insurance have reached contract agreement with four community organizations to provide one-on-one guidance to Delawareans about the new health insurance marketplace.

The organizations will hire marketplace guides to help individuals learn more about health insurance, and how to be screened and enrolled for insurance through Delaware's marketplace, also known as the exchange. Enrollment on the marketplace, part of the implementation of the Affordable Care Act, will begin Oct. 1, with insurance coverage beginning Jan. 1, 2014.

The four community organizations, announced today at the Delaware Health Care Commission meeting, are:

Brandywine Women's Health Associates Christiana Care Delmarva Foundation Westside Family Healthcare

"The marketplace guides are all coming from trusted community organizations that regularly interact with people who are in need of affordable health insurance," said Rita Landgraf, Secretary of the Department of Health and Social Services. "For some people, the process of enrolling for health insurance can be intimidating. The marketplace guides will walk people through the documents they will need and the process they will use to compare health insurance plans to find the one that is right for their families."

"This is another important step forward in Delaware's statefederal partnership health insurance marketplace," Insurance Commissioner Karen Weldin Stewart said. "The marketplace guides hired by these four organizations will be trained to provide unbiased consumer support services to prospective enrollees. To be certain that you are speaking with a trusted marketplace guide, they will carry cards that identify them as members of their respective organizations and as statecertified marketplace guides."

The health insurance marketplace is a one-stop shop that will provide online access to quality, affordable private insurance choices for consumers and small businesses. Some individuals will be eligible for tax credits to help pay for their health insurance. Delaware expects to serve as many as 35,000 individuals through the marketplace. About 90,000 Delawareans are currently uninsured.

In the state-federal partnership marketplace, Delaware retains controls of plan management, including state requirements for qualified health plans. The state also controls consumer assistance and outreach, including the marketplace guides. Public decisions and discussions about the marketplace are done at the monthly Delaware Health Care Commission meetings in Dover.

Delaware received a \$4.06 million federal establishment grant to contract with community organizations for the hiring of marketplace guides.

For more information about Delaware's health insurance marketplace, contact Marla Blunt-Carter (DOI) or Jill Fredel (DHSS).

To learn more about how the health insurance marketplace may work for your family, go to www.healthcare.gov/marketplace.

For background on the development of Delaware's health insurance marketplace, go to http://dhss.delaware.gov/dhss/dhcc/ or http://www.delawareinsurance.gov/.